

Exhibit # 106

Delaware Sex Offender Registration Form
Sex Offender - Informational Print

ANY AND ALL QUESTIONS
SHOULD BE DIRECTED TO
THE SEX OFFENDER
REGISTRY UNIT:
1-302-672-5306

Registering Agency: NEW CASTLE COUNTY SUPERIOR COURT
Registration Date: 09/04/1998

Offender Name: PAVULAK, PAUL E
S.B.I. Number: 00385354 F.B.I. Number: 91062X8
Date of Birth: [REDACTED] 1944

Risk Level: 3 - HIGH Assessment Date: 06/10/2005
Police Jurisdiction: TROOP 2 STATE POLICE

Sex: Male Height: 6 ft. 00 in. Eye Color: Blue
Weight: 200 lbs. Hair Color: Brown Race: White
Has Passport: No DNA Collected: No

Aliases:
PAVULAK, PAUL

Address, Employer, Place of Study and Hosts Information

Registered Mailing Address:
HOLLYWOOD MOTEL
145 S DUPONT HWY
ROOM 104
NEW CASTLE, DE 19720
NEW CASTLE COUNTY

Registered Physical Address:
HOLLYWOOD MOTEL
145 S DUPONT HWY
ROOM 104
NEW CASTLE, DE 19720
NEW CASTLE COUNTY

Home Phone: (302) 322-3070
Effective: 01/16/2009

Registered Employers:
Unemployed

Effective:

Registered Place of Study:
Not Attending

Effective:

Host Address(es):

Host Address(es):

Effective Date of Anticipated Release
06/27/2008



Registrant's Initials

[Handwritten signature]

Date

1-16-09

00385354 PAVULAK, PAUL E

Page 1 of 4

Delaware Sex Offender Registration Form
Sex Offender - Informational Print

S.B.I. Number: 00385354 Offender: PAVULAK, PAUL E

OFFENSE SUMMARY:

DUC/Case Number: 0403016870
Complaint Number: 3204024808
Arresting Agency: 96
Court of Conviction: NEW CASTLE COUNTY SUPERIOR COURT
State of Conviction: DE
Date of Plea/Verdict of Guilt: 04/06/2005
Sentence Date: 06/10/2005
Date of Incarceration: 10/14/2004
Lead Offense: DE1107680000FG


DUC/Case Number: 9802015040
Complaint Number: 3298017198
Arresting Agency: 32
Court of Conviction: NEW CASTLE COUNTY SUPERIOR COURT
State of Conviction: DE
Date of Plea/Verdict of Guilt: 06/30/1998
Sentence Date: 09/04/1998
Date of Incarceration: 02/20/1998
Lead Offense: DE1107680000FG

CHARGE SUMMARY:

INCIDENT	CHG	STATUTE	DESCRIPTION
1704000054	002	DE1107680000FG	UNLAWFUL SEXUAL CONTACT SECOND DEGREE HAVE SEXUAL CONTACT
3298000553	003	DE1107680000FG	UNLAWFUL SEXUAL CONTACT SECOND DEGREE HAVE SEXUAL CONTACT
3298000553	002	DE1107680000FG	UNLAWFUL SEXUAL CONTACT SECOND DEGREE HAVE SEXUAL CONTACT

VICTIM(S) INFORMATION:

COMPLAINT	AGE	RELATIONSHIP
3204024808	9	ACQUAINTANCE
3298017421	11	ACQUAINTANCE
3298017198	11	ACQUAINTANCE

Registrant's Initials 

Date

1-16-09

00385354 PAVULAK, PAUL E

Page 2 of 4

Delaware Sex Offender Registration Form
Sex Offender - Informational Print

S.B.I. Number: 00385354 Offender: PAVULAK, PAUL E

Registered Vehicle Information:

Sequence: 0002
Make: FORD
Model: TAURUS
Tag Number: 350325
Color: Green
Registration State: DE
Vehicle Type: Automobile

Owner Address:
145 S DUPONT HWY
ROOM 104
NEW CASTLE, DE 19720

Vehicle Address:
145 S DUPONT HWY
HOLLYWOOD MOTEL ROOM 104
NEW CASTLE, DE 19720

Registrant's Initials



Date

1-16-09

00385354 PAVULAK, PAUL E

Page 3 of 4

Delaware State Police, SBI
P.O. Box 430
Dover, DE 19903

Exhibit # 107

ContactsID	Date	First Name	Last Name
[REDACTED]	12/5/2008	[REDACTED]	[REDACTED]
Address			
[REDACTED] / [REDACTED] go. 8 on Paper Mill			
City	State	Zip	Home Phone
Newark	DE	19711	[REDACTED]
Work Phone	Salesperson	Referred By	
	Paul	Yellow Pages	
Notes			
floors, cracks and releveled, appt. 12/6/08			

little white
sign on @ last
on @.

Sold Date

Sat. 12/6/08 @ 10:00



Exhibit # 108

10-D11

ContactsID	Date	First Name	Last Name
	10/10/2008	Richard	

Address
10 Devon Drive, Devon Place

City	State	Zip	Home Phone
Newark	DE	19711	

Work Phone	Salesperson	Referred By
302-530-1080	Paul	DE Fall Home Show 08

Notes
driveway, appt. 10/28/08

Sold Date

Tues. 10/28/08 @ 6:15-6:30



in comp



Concrete Technology Resurfacing & Design, Inc.

270 Quigley Blvd.
New Castle, DE 19720
1-800-700-0004
(302) 324-1400
Fax: (302) 324-1404
ctrdinc@verizon.net

CONCRETE TECHNOLOGY RESURFACING & DESIGN, INC.

Client Information Form

Name: Richard & Barbara Nead

Address: [REDACTED]

Development: [REDACTED]

City: Newark State: DE Zip: 19711

Home #: [REDACTED] Work #: [REDACTED]

Concrete Area: Driveway

Appointment Availability: DAY OR EVENING

Comments: _____

APT OCT 28th 5³²

"Bringing Design & Beauty To Concrete"



$$\begin{array}{r} 530 \\ 6 \\ \hline 3180 \end{array}$$

$$\begin{array}{r} 530 \\ 29 \\ \hline 47.7 \end{array}$$

Exhibit # 112

PNC BANK

PNC Bank Delaware FW02836

ACCOUNT REGISTRATION AND AGREEMENT

LEGAL TITLE PAUL E PAVULAK	TIN [REDACTED]	Work Phone # [REDACTED]	Email Address [REDACTED]
-------------------------------	-------------------	----------------------------	-----------------------------

ACCOUNT ADDRESS [REDACTED]	FOREIGN ADDRESS [REDACTED]
-------------------------------	-------------------------------

Certification of Owner: Under penalties of perjury, I certify that: (1) The number on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person.

If you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return, you must cross out item (2) in your certification.

☐ Check this box if you are a non-resident alien. ☐ Check if Exempt Payee - Status does not apply to individuals. See instruction for the W-9 form available on the IRS website.

By signing below, I, PAUL E PAVULAK agree that I have given PNC Bank permission to send my personal information to a third party reporting agency to verify my identity and credit worthiness.

Account Agreement: By signing this Account Registration and Agreement and/or by using the account, by requesting and/or using and/or later adding any account related services, including but not limited to Debit Card/ATM Card, Overdraft Protection, PNC Bank Online services, I agree to be bound by the terms and conditions of PNC Bank's Account Agreement for Checking Accounts and Savings Accounts, PNC Bank's Account Agreement for Certificates of Deposit, or IRA CDs, as applicable, and Schedule of Service Charges and Fees, as well as other terms and conditions that may apply to my PNC Bank account, account features and/or services. I agree that my account is subject to approval by PNC Bank.

ACCOUNT #	PRODUCT	BRANCH	EFFECTIVE DATE	APPLICATION DATE	APPLICATION #
[REDACTED]	FRC	00351	01/07/2008	01/07/2008	1-FJAHZL

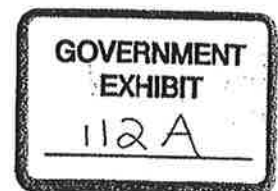
PAUL E PAVULAK	X <u>Paul Pavulak</u> Signature
_____	X _____ Signature
_____	X _____ Signature
_____	X _____ Signature
_____	X _____ Signature
_____	X _____ Signature

PNC Bank internal use only instructions:
Please forward this form in the clear plastic envelope with the red insert to CIF.
It can also be mailed via Interoffice mail to CIF - Mail Stop: P7-PFSC-04-F

FORM122014-0100

Account Number [REDACTED]

Scan Date 2008 Jan 08



Free Checking Account Statement
PNC Bank

For the period 01/07/2008 to 01/30/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

PNC presents the 2008 Philadelphia Flower Show at the Pennsylvania Convention Center, March 2-9, 2008, and is proud to be a partner, a neighbor and a contributor to our community. Tickets for the Show can be purchased at select PNC Bank branches. For more information and to locate a branch near you visit pnc.com/flowershow.

Paul E Pavulak

Free Checking Account Summary

Account number: [REDACTED]

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
.00	244.00	49.85	194.15
		Average monthly balance	Charges and fees
		89.38	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	2	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
01/07	100.00	Branch Deposit Tel 0800035106 0083
01/30	144.00	Deposit Reference No 026355731

There were 2 Deposits and Other Additions totaling \$244.00

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
01/23	34.90	3171 Check Card Purchase Itvrealstat8008047572
01/23	14.95	3171 Check Card Purchase Intelius-Intelius Com

There were 2 other Banking Machine/Check Card deductions totaling \$49.85

00001481

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 01/07/2008 to 01/30/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
01/07	100.00	01/23	50.15	01/30	194.15

00001482

Free Checking Account Statement
PNC Bank

For the period 01/31/2008 to 02/28/2008

PAUL E. PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 1

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

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Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

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Free Checking Account Summary
Account number [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
194.15	998.00	32.85	1,159.30
		Average monthly balance	Charges and fees
		242.08	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	2	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
02/27	998.00	Deposit Reference No 027338925

There was 1 Deposit or Other Addition totaling \$998.00 .

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
02/06	2.90	3171 Check Card Purchase US Search 888-9994384
02/11	29.95	3171 Check Card Purchase Natricures8002371957V

There were 2 other Banking Machine/Check Card deductions totaling \$32.85 .

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
01/31	194.15	02/06	191.25	02/11	161.30
				02/27	1,159.30

00001483

Free Checking Account Statement
PNC Bank

For the period 02/29/2008 to 03/28/2008

PAUL E PAVULAK
[REDACTED]
NEWPORT DE 19804-2513

Primary account number [REDACTED]
Page 1 of 2
Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

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Write to: Customer Service
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Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

Paul E Pavulak

Free Checking Account Summary
Account number [REDACTED]

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,159.30	998.00	1,183.25	974.05
		Average monthly balance	Charges and fees
		611.31	2.00

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	2	20
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	1	1

Activity Detail

Deposits and Other Additions

Date	Amount	Description
03/26	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition totaling \$998.00

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
02/29	301.75	ATM Withdrawal 201 W Market St Newport, De
02/29	2.00	ATM Withdrawal Fee
03/03	10.00	POS Purchase Shoprite Of Wi Stanton De
03/04	30.73	POS Purchase Wawa 848 Dover De
03/05	101.05	POS Purchase Acme Dover De
03/10	37.83	POS Purchase Wawa 848 Dover De
03/10	37.71	3171 Check Card Purchase Super Soda Dover Dove
03/10	29.95	3171 Check Card Purchase Itvrealstat8008181154
03/10	5.69	POS Purchase Acme Bear De
03/12	36.08	POS Purchase Wawa 844 Newark De
03/14	42.79	POS Purchase Wawa 848 Dover De

There were 2 Banking Machine withdrawals totaling \$601.75

There were 20 Check Card/Bank card PIN POS purchases totaling \$511.84

There were 3 other Banking Machine/Check Card deductions totaling \$69.66

Banking/Check Card Withdrawals and Purchases continued on next page

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Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 02/29/2008 to 03/28/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

Banking/Check Card Withdrawals and Purchases

- continued

Date	Amount	Description
03/17	30.97	POS Purchase Acme Dover De
03/17	23.98	POS Purchase Pep Boys #67 Dover De
03/17	6.10	POS Purchase Acme Dover De
03/19	15.94	POS Purchase Acme Dover De
03/19	3.51	POS Purchase Acme Dover De
03/20	39.23	POS Purchase Wawa 852 New Castle De
03/20	4.39	POS Purchase Acme Dover De
03/24	300.00	ATM Withdrawal 2800 N Dupont Hgh Dover De
03/24	23.63	POS Purchase Shoprite Of Wl Stanton De
03/24	16.52	POS Purchase Acme Dover De
03/24	7.19	POS Purchase Acme Bear De
03/25	24.99	POS Purchase The Home Depot New Castle De
03/25	16.10	POS Purchase Exxonmobil Newport De
03/28	35.12	POS Purchase Wawa 848 Dover De

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/29	855.55	03/10	602.59	03/19	443.22	03/26	1,009.17
03/03	845.55	03/12	566.51	03/20	399.60	03/28	974.05
03/04	814.82	03/14	523.72	03/24	52.26		
03/05	713.77	03/17	462.67	03/25	11.17		

Do you receive a Social Security or SSI check by mail? Here are three good reasons to switch to direct deposit. It's Safer - mailed checks can be lost or stolen; Easier - your funds are deposited to your PNC Bank account electronically; and best of all it's Convenient - your money is available without making a trip to the bank. Enrolling is easy. Stop in at any PNC Bank branch or call us at 1-888-762-2265 6am-12 midnight for more information on how to enroll.

Free Checking Account Statement
PNC Bank

For the period 03/29/2008 to 04/29/2008

PAUL E PAVULAK
[REDACTED]
NEWPORT DE 19804-2513

Primary account number [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

Traveling Outside the United States?

Stop by your local PNC Bank branch to order foreign currency before you go.

- Convenience - carry currency with you for immediate expenses such as taxi fares, tips and meals.
- Avoid delays and save time when you travel.
- Having local currency for your destination will give you added peace of mind.
- Competitive rates and no transaction fees.
- When you return with excess currency, PNC can buy it back for U.S. dollars.

Visit any PNC Bank branch for more information.

Free Checking Account Summary
Account number [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
974.05	998.00	847.09	1,124.96
		Average monthly balance	Charges and fees
		480.08	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	1	11
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
04/23	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition totaling \$998.00

00001486

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 03/29/2008 to 04/29/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

Banking/Check Card Withdrawals and Purchases

There were 2 Banking Machine withdrawals
totaling \$400.00 .

There were 11 Check Card/Bank card PIN
POS purchases totaling \$417.14 .

There was 1 other Banking Machine/Check
Card deductions totaling \$29.95 .

Date	Amount	Description
03/31	200.00	ATM Withdrawal 505 N Dupont Hihgw Dover De
03/31	74.66	POS Purchase Acme Bear De
04/02	52.48	POS Purchase The Home Depot Newark De
04/03	200.00	ATM Withdrawal 505 N Dupont Hihgw Dover De
04/03	38.67	POS Purchase Exxonmobil Newport De
04/03	20.44	POS Purchase Acme Dover De
04/03	10.19	POS Purchase Exxonmobil Newport De
04/04	19.99	POS Purchase Verizon Wrls 0 Wilmington De
04/04	15.83	POS Purchase Acme Ogletown De
04/07	69.01	POS Purchase Exxonmobil Newport De
04/07	48.86	POS Purchase Acme Dover De
04/07	47.04	POS Purchase Exxonmobil Newport De
04/07	19.97	POS Purchase The Home Depot New Castle De
04/09	29.95	3171 Check Card Purchase Realestate8008047572-V

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/29	974.05	04/02	646.91	04/04	341.79	04/09	126.96
03/31	699.39	04/03	377.61	04/07	156.91	04/23	1,124.96

At PNC, we're committed to protecting the environment. That's why your PNC Bank Visa Check Card is made from 100% recycled materials. You can help protect the environment too by reducing the number of checks you write and limiting the amount of driving you do. Just use your card to pay recurring or one-time bills or make purchases from your home computer. Every little bit helps.

Use your PNC Bank Visa® Check Card at ATMs in select McDonald's franchise restaurants across Manhattan and receive a surcharge-free transaction. For locations, visit pnc.com/locatepnc. Member FDIC

00001487

Free Checking Account Statement
PNC Bank

For the period 04/30/2008 to 05/29/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service

PO Box 609

Pittsburgh PA 15230-9738

Visit us at pnc.com

TDD terminal: 1-800-531-1648

For hearing impaired clients only

Sometimes bigger dreams require larger loans. With highly competitive rates and low down payments, we can offer more mortgage options and better financing solutions. Whether you're shopping for a new primary residence, a second home, or considering a refinance, we can tailor a jumbo mortgage that fits your big plans perfectly.

For More Information:

- > Visit your local PNC Bank branch
- > Visit pncmortgage.com
- > Call 1-800-778-6678

Free Checking Account Summary
Account number: [REDACTED]

Paul E Pavulak

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,124.96	998.00	29.95	2,093.01
		Average monthly balance	Charges and fees
		1,168.53	.00

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	1	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
05/28	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition totaling \$998.00

00001488

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 04/30/2008 to 05/29/2008

PAUL E PAVULAK

Primary account number: 5

Page 2 of 2

Account number: continued

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
05/07	29.95	3171 Check Card Purchase Realestate8008181154-V

There was 1 other Banking Machine/Check
Card deductions totaling \$29.95 .

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
04/30	1,124.96	05/07	1,095.01	05/28	2,093.01

Paying for college?

PNC Bank can provide solutions to all your education financing needs. Call now to review your options with an experienced loan counselor.

Call PNC Bank: 1-800-762-1001

If you prefer to apply online, visit us at pnconcampus.com.

Free Checking Account Statement
PNC Bank

For the period 05/30/2008 to 06/27/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

IMPORTANT INFORMATION ABOUT ATM TRANSACTIONS AND PURCHASES

For your convenience, under certain conditions we may allow you to overdraft your checking or money market account when using your PNC Bank Visa Check Card or PNC Bank Banking Card at PNC Bank ATMs, non-PNC ATMs, and for merchant purchases. At PNC Bank ATMs we can give you the choice to cancel the transaction if it would cause an overdraft. We are not able to provide you this choice when using a non-PNC Bank ATM or when making purchases.

Effective June 22, 2008, if you would prefer not to have overdraft access, call our Telephone Banking service at 1-877-222-5401 between 6 am - 12 midnight, Eastern Time, seven days a week.

If you have called previously to opt-out of overdraft access at non-PNC ATMs, you are automatically excluded from overdraft access for all ATM transactions and purchases and do not need to call again.

For more information, please see our Consumer Schedule of Service Charges and Fees, Other Account Charges and Services and/or Account Agreement for Personal Checking and Savings Accounts, Withdrawals section.

Free Checking Account Summary
Account number: [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,093.01	998.00	29.95	3,061.06
		Average monthly balance	Charges and fees
		2,172.49	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	1	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

00001490

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 05/30/2008 to 06/27/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

Activity Detail

Deposits and Other Additions

Date	Amount	Description
06/25	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition
totaling \$998.00

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
06/05	29.95	3171 Check Card Purchase Real Estat8008047572-V

There was 1 other Banking Machine/Check
Card deductions totaling \$29.95

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
05/30	2,093.01	06/05	2,063.06	06/25	3,061.06

00001491

Free Checking Account Statement
PNC Bank

For the period 06/28/2008 to 07/30/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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PO Box 609
Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Effective September 19, 2008 we will change the way we determine if you have sufficient available funds to pay checks or other withdrawals from your account. Please see the enclosed insert for more details regarding these changes.

OVERDRAFT PROTECTION for your PNC Bank checking account

If you haven't already done so, stop into your local PNC Bank branch today to open and enroll your PNC Bank Select Rewards Visa Platinum Card. What could be better than the safety and comfort of knowing you're protected?

Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulak

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
3,061.06	1,081.94	2,157.60	1,985.40
		Average monthly balance	Charges and fees
		2,434.32	.00

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	4	13
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
07/23	83.94	Check Card Credit Provisional Credit - R Pittsburgh PA
07/23	998.00	Direct Deposit - Soc Sec
		US Treasury 303 XXXXX4741A

There were 2 Deposits and Other Additions totaling \$1,081.94

00001492

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 06/28/2008 to 07/30/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
07/02	26.94	POS Purchase Shoprite Of Wi Stanton De
07/03	24.73	POS Purchase Shoprite Of Wi Stanton De
07/03	10.49	POS Purchase Shoprite Of Wi Stanton De
07/07	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
07/07	29.95	3171 Check Card Purchase Real Estat8008047572-V
07/08	7.98	POS Purchase Shoprite Of Wi Stanton De
07/09	245.00	3171 Check Card Purchase Fairview Inn
07/09	83.94	3171 Check Card Purchase Yahoo 866-4588744 Ca
07/09	13.16	POS Purchase Giant Food Inc Bear De
07/11	300.00	ATM Withdrawal 1693 Pulaski High Newark De
07/11	14.54	POS Purchase Shoprite Of Wi Stanton De
07/14	28.06	POS Purchase Shoprite Of Wi Stanton De
07/18	18.00	POS Purchase Shoprite Of Wi Stanton De
07/21	25.82	POS Purchase Shoprite Of Wi Stanton De
07/23	88.44	POS Purchase Acme Wilmington De
07/25	6.85	POS Purchase Acme Bear De
07/28	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
07/28	19.22	POS Purchase Shoprite Of Wi Stanton De
07/28	14.48	POS Purchase Superfresh #70 Wilmington De
07/30	400.00	ATM Withdrawal 4000 N Dupont Hwy New Castle De

There were 4 Banking Machine withdrawals
totaling \$1,500.00

There were 13 Check Card/Bank card PIN
POS purchases totaling \$298.71

There were 3 other Banking Machine/Check
Card deductions totaling \$358.89

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
06/28	3,061.06	07/08	2,560.97	07/18	1,858.27	07/28	2,385.40
07/02	3,034.12	07/09	2,218.87	07/21	1,916.39	07/30	1,985.40
07/03	2,998.90	07/11	1,904.33	07/23	2,825.95		
07/07	2,568.95	07/14	1,876.27	07/25	2,819.10		

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- Purchase a home with little money down.
- Overcome credit challenges, including a limited or less-than-perfect credit history, for qualified applicants.

For more information on mortgage products:

Stop at your local bank branch

Visit us at pncmortgage.com

Call our mortgage team at 800-778-6678

Free Checking Account Statement
PNC Bank

For the period 07/31/2008 to 08/28/2008

PAUL E PAVULAK
NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Setting a sound investment course requires expertise, empathy and experience. PNC Investments guides their clients toward real-world solutions designed to help them meet their goals. For more information stop by a PNC Branch or visit pnc.com

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Important Investor Information: Securities and brokerage services are provided by PNC Investments LLC, member FINRA and SIPC. Annuities and other insurance products are offered by PNC Insurance Services, LLC a licensed insurance agency.

Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulak

Balance Summary

Please see the Activity Detail section for additional information.

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,985.40	998.00	1,768.24	1,215.16
		Average monthly balance	Charges and fees
		1,230.87	1.53

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	5	18
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Activity Detail

There was 1 Deposit or Other Addition totaling \$998.00

Deposits and Other Additions

Date	Amount	Description
08/27	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

00001494

Free Checking Account Statement

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on pnc.com.

For the period 07/31/2008 to 08/28/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
07/31	20.73	POS Purchase Shoprite Of Wi Stanton De
08/01	15.32	POS Purchase Shoprite Of Wi Stanton De
08/04	70.98	POS Purchase Kohl's #0272 Wilmington De
08/04	40.13	POS Purchase Shoprite Of Wi Stanton De
08/04	10.24	POS Purchase Shoprite Of Wi Stanton De
08/06	300.00	ATM Withdrawal 400 N Dupont Pkwy New Castle De
08/07	38.04	POS Purchase Shoprite Of Wi Stanton De
08/08	61.30	8895 Check Card Purchase Rx-Bill4 Com
08/08	6.98	POS Purchase Acme Wilmington De
08/08	1.53	International POS Fee Vis 0806 Ru
08/11	7.33	POS Purchase Shoprite Of Wi Stanton De
08/11	7.00	POS Purchase Shoprite Of Wi Stanton De
08/12	55.99	POS Purchase Shoprite Of Wi Stanton De
08/14	18.33	POS Purchase Shoprite Of Wi Stanton De
08/18	400.00	ATM Withdrawal 1515 N Dupont Hwy New Castle De
08/18	22.11	POS Purchase Shoprite Of Wi Stanton De
08/18	19.99	POS Purchase National Whole New Castle De
08/19	74.95	8895 Check Card Purchase Cherry Blossom
08/19	52.00	POS Purchase Shoprite Of Wi Stanton De
08/21	47.05	8895 Check Card Purchase Polidoro Italian Grill
08/22	227.00	8895 Check Card Purchase Westernunion Com Money
08/22	5.83	POS Purchase Acme Fairfax De
08/25	227.00	8895 Check Card Purchase Westernunion Com Money
08/26	18.55	POS Purchase Pathmark #593 New Castle De
08/27	3.30	POS Purchase Shoprite Of Wi Stanton De
08/28	16.56	POS Purchase Shoprite Of Wi Stanton De

There were 2 Banking Machine withdrawals
totaling \$700.00

There were 18 Check Card/Bank card PIN
POS purchases totaling \$429.41

There were 6 other Banking Machine/Check
Card deductions totaling \$638.83

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
07/31	1,964.67	08/08	1,420.15	08/19	762.45	08/27	1,231.72
08/01	1,949.35	08/11	1,405.82	08/21	715.40	08/28	1,215.16
08/04	1,828.00	08/12	1,349.83	08/22	482.57		
08/06	1,528.00	08/14	1,331.50	08/25	255.57		
08/07	1,489.96	08/18	889.40	08/26	237.02		

Seniors - don't forget, PNC Mortgage, LLC offers Reverse Mortgages. Stop by or call your local branch to speak to a Reverse Mortgage Specialist.

Borrower must be at least 62 years of age. All first mortgage products are offered and provided by PNC Mortgage, LLC which may arrange loans with third party providers. PNC Mortgage, LLC may not be available in your area. (c)2008 PNC Mortgage, LLC. All rights reserved.

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Free Checking Account Statement
PNC Bank

For the period 08/29/2008 to 09/29/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 3

Number of enclosures: 0

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Visit us at pnc.com

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For hearing impaired clients only

Important Account Information

Effective September 19, 2008

Due to consolidation within the Federal Reserve Processing Centers, the following routing numbers will be considered local for funds availability: 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2211. This means that funds from these checks will be available sooner in most cases. The complete listing of local routing numbers appears below.

Amendment to the Consumer and Business Funds Availability Policies for the PNC Bank Philadelphia, Northeast, PA (Scranton, Wilkes Barre), and Central PA markets (State College & Harrisburg), Delaware, and New Jersey.

The information stated below amends certain information in our Consumer and Business Funds Availability Policies ("Policies"). All other information in our Policies continues to apply to your account. Please review the following information and retain it with your records.

Identification of Market

Philadelphia, PA: (Philadelphia) PA Counties of:
Bucks, Chester, Delaware, Montgomery, Philadelphia

Northeast, PA: (Scranton, Wilkes Barre) PA Counties of:
Carbon, Columbia, Lackawanna, Lehigh, Luzerne, Monroe, Northampton, Pike, Schuylkill, Susquehanna, Wayne

Central PA / Northern Region: (State College) PA Counties of:
Lycoming, Center, Huntingdon

Central PA Southern & Eastern Regions: (Harrisburg) PA Counties of:
Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York

Delaware: All Branches

New Jersey: All Branches

Local Routing Numbers:
0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0210, 0211, 0212, 0213, 0214, 0219, 0310, 0311, 0312, 0313, 0319, 0360, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2210, 2211, 2212, 2213, 2214, 2219, 2310, 2311, 2312, 2313, 2319, 2360

If you have any further questions about our Funds Availability Policy, please contact your local branch office or call our toll-free customer service line at 1-888-PNC-Bank between the hours of 6 am - 12 midnight Eastern Time, 7 days a week.

00001496

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 08/29/2008 to 09/29/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 3

OVERDRAFT PROTECTION for your PNC Bank checking account
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Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulak

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,215.16	2,397.21	2,198.41	1,413.96
		Average monthly balance	Charges and fees
		606.41	95.01

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	23	4
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
09/02	5.00	Check Card Rebate
09/08	245.86	Deposit Reference No 026133981
09/17	300.00	Deposit Reference No 021499906
09/22	448.35	Deposit Reference No 022849933
09/24	998.00	Direct Deposit - Soc Sec
		US Treasury 303 XXXXX4741A
09/24	400.00	Deposit Reference No 023066001

There were 6 Deposits and Other Additions totaling \$2,397.21

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
09/02	400.00	ATM Withdrawal 1515 N Dupont Hwy New Castle De
09/02	314.00	8895 Check Card Purchase Xoom Corporation
09/02	108.00	8895 Check Card Purchase Xoom Corporation
09/02	28.50	8895 Check Card Purchase Xoom Corporation
09/02	11.84	POS Purchase Shoprite Of Wi Stanton De
09/03	50.00	8895 Check Card Purchase Ccbilleu Com +18885969
09/03	28.50	8895 Check Card Purchase Xoom Corporation
09/03	1.25	International POS Fee Vis 0901 Mh
09/05	55.50	8895 Check Card Purchase Xoom Corporation
09/08	108.00	8895 Check Card Purchase Xoom Corporation
09/11	118.00	8895 Check Card Purchase Xoom Corporation
09/11	28.50	8895 Check Card Purchase Xoom Corporation
09/11	8.52	POS Purchase Shoprite Of Wi Stanton De
09/15	118.00	8895 Check Card Purchase Xoom Corporation
09/15	108.00	8895 Check Card Purchase Xoom Corporation
09/15	5.00	8895 Check Card Purchase Jajah Com Randers Lu
09/15	.13	International POS Fee Vis 0908 Lu
09/16	55.50	8895 Check Card Purchase Xoom Corporation
09/19	25.00	8895 Check Card Purchase Www Jajah Com
09/19	.63	International POS Fee Vis 0914 Lu

There was 1 Banking Machine Withdrawal totaling \$400.00

There were 4 Check Card/Bank card PIN POS purchases totaling \$91.40

There were 26 other Banking Machine/Check Card deductions totaling \$1,614.01

Banking/Check Card Withdrawals and Purchases continued on next page

00001497

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 08/29/2008 to 09/29/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 3 of 3

Account number [REDACTED] continued

Banking/Check Card Withdrawals and Purchases - continued

Date	Amount	Description
09/22	38.66	POS Purchase Shoprite Of Wi Stanton De
09/22	28.50	8895 Check Card Purchase Xoom Corporation
09/22	28.50	8895 Check Card Purchase Xoom Corporation
09/23	102.00	8895 Check Card Purchase Xoom Corporation
09/25	28.50	8895 Check Card Purchase Xoom Corporation
09/26	28.50	8895 Check Card Purchase Xoom Corporation
09/26	28.50	8895 Check Card Purchase Xoom Corporation
09/29	160.00	8895 Check Card Purchase Xoom Corporation
09/29	32.38	POS Purchase Shoprite Of Wi Stanton De
09/29	28.50	8895 Check Card Purchase Xoom Corporation
09/29	28.50	8895 Check Card Purchase Xoom Corporation

Other Deductions

There were 3 Other Deductions totaling
\$93.00

Date	Amount	Description
09/16	31.00	NSF/Unavail Paid Item Fee
09/16	31.00	NSF/Unavail Paid Item Fee
09/17	31.00	NSF/Unavail Paid Item Fee

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
08/29	1,215.16	09/08	360.43	09/17	125.78	09/24	1,748.84
09/02	357.82	09/11	205.41	09/19	100.15	09/25	1,720.34
09/03	278.07	09/15	25.72	09/22	452.84	09/26	1,663.34
09/05	222.57	09/16	143.22	09/23	350.84	09/29	1,413.96

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Borrower must be at least 62 years of age. All first mortgage products are offered and provided by PNC Mortgage, LLC which may arrange loans with third party providers. PNC Mortgage, LLC may not be available in your area. (c)2008 PNC Mortgage, LLC. All rights reserved.

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Free Checking Account Statement
PNC Bank

For the period 09/30/2008 to 10/30/2008

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Paul E Pavulak

Free Checking Account Summary

Account number: [REDACTED]

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,413.96	1,939.80	1,549.48	1,804.28
		Average monthly balance	Charges and fees
		1,603.76	.63

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	18	7
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
3	3	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
09/30	220.00	Deposit Reference No 023568451
10/15	555.06	Deposit Reference No 022205733
10/16	350.00	Deposit Reference No 021676751
10/20	514.74	Deposit Reference No 023562027
10/27	300.00	Deposit Reference No 022766487

There were 5 Deposits and Other Additions totaling \$1,939.80

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
09/30	28.50	8895 Check Card Purchase Xoom Corporation
10/01	28.50	8895 Check Card Purchase Xoom Corporation
10/06	212.00	8895 Check Card Purchase Xoom Corporation
10/06	34.50	8895 Check Card Purchase Xoom Corporation
10/06	28.50	8895 Check Card Purchase Xoom Corporation
10/06	28.50	8895 Check Card Purchase Xoom Corporation
10/06	11.37	POS Purchase Shoprite Of Wi Stanton De
10/07	35.49	POS Purchase Pathmark #593 New Castle De

There were 3 Banking Machine withdrawals totaling \$450.00

There were 7 Check Card/Bank card PIN POS purchases totaling \$206.35

There were 19 other Banking Machine/Check Card deductions totaling \$893.13

Banking/Check Card Withdrawals and Purchases continued on next page

00001499

Free Checking Account Statement

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on pnc.com.

For the period 09/30/2008 to 10/30/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

- continued

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
10/08	44.50	8895 Check Card Purchase Xoom Corporation
10/08	10.90	POS Purchase Pathmark #593 New Castle De
10/14	35.00	8895 Check Card Purchase Hooters-New Castle
10/14	34.50	8895 Check Card Purchase Xoom Corporation
10/14	28.50	8895 Check Card Purchase Xoom Corporation
10/14	28.50	8895 Check Card Purchase Xoom Corporation
10/14	25.00	8895 Check Card Purchase Www Jajah Com
10/14	.63	International POS Fee Vis 1008 Lu
10/15	108.00	8895 Check Card Purchase Xoom Corporation
10/15	20.12	POS Purchase Pathmark #593 New Castle De
10/20	200.00	ATM Withdrawal 1100 Pulaski High Bear De
10/20	28.50	8895 Check Card Purchase Xoom Corporation
10/21	28.50	8895 Check Card Purchase Xoom Corporation
10/21	28.50	8895 Check Card Purchase Xoom Corporation
10/23	108.00	8895 Check Card Purchase Xoom Corporation
10/24	85.82	POS Purchase Pathmark #593 New Castle De
10/27	100.00	ATM Withdrawal 2203 Kirkwood High Wilmington De
10/27	38.86	POS Purchase Shoprite Of Wi Stanton De
10/27	34.50	8895 Check Card Purchase Xoom Corporation
10/27	3.79	POS Purchase Shoprite Of Wi Stanton De
10/29	150.00	ATM Withdrawal 4601 Stanton-Ogle Newark De

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
09/30	1,605.46	10/08	1,171.20	10/20	2,082.25	10/27	1,954.28
10/01	1,576.96	10/14	1,019.07	10/21	2,025.25	10/29	1,804.28
10/06	1,262.09	10/15	1,446.01	10/23	1,917.25		
10/07	1,226.60	10/16	1,796.01	10/24	1,831.43		

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If you haven't already done so, stop into your local PNC Bank branch today to open and enroll your PNC Bank Select Rewards Visa Platinum Card. What could be better than the safety and comfort of knowing you're protected?

Free Checking Account Statement
PNC Bank

For the period 10/31/2008 to 11/26/2008

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

Important information on FDIC Deposit Insurance Coverage:

The FDIC announced a temporary deposit insurance coverage increase from \$100,000 to \$250,000, per depositor, through 12/31/09.

Also, any person, charity or non-profit may be named as a beneficiary on a payable on death or living trust account. This is a permanent change. To learn more, stop by any branch or go to pnc.com or www.fdic.gov

Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulek

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,804.28	1,590.90	1,240.43	2,154.75
		Average monthly balance	Charges and fees
		2,014.14	1.25

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	16	10
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	0

There were 6 Deposits and Other Additions totaling \$1,590.90

Activity Detail

Deposits and Other Additions

Date	Amount	Description
11/04	496.00	Deposit Reference No 022256424
11/12	398.25	Deposit Reference No 022630163
11/18	333.46	Deposit Reference No 026673086
11/21	.13	Direct Deposit - Verifybank Paypal XXXXXXX2277N3Ky
11/21	.09	Direct Deposit - Verifybank Paypal XXXXXXX2277N3Ky
11/26	362.97	Deposit Reference No 022363012

00001501

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 10/31/2008 to 11/26/2008

PAULE PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
10/31	50.00	8895 Check Card Purchase Www Jajah Com
10/31	1.25	International POS Fec Vis 1026 Lu
11/03	50.40	POS Purchase Shoprite Of Wi Stanton De
11/03	28.50	8895 Check Card Purchase Xoom Corporation
11/03	28.50	8895 Check Card Purchase Xoom Corporation
11/03	18.26	POS Purchase Pathmark #593 New Castle De
11/04	28.50	8895 Check Card Purchase Xoom Corporation
11/04	18.00	8895 Check Card Purchase Hooters-New Castle
11/05	32.77	POS Purchase Pathmark #593 New Castle De
11/07	28.50	8895 Check Card Purchase Xoom Corporation
11/10	39.94	POS Purchase Shoprite Of Wi Stanton De
11/10	34.50	8895 Check Card Purchase Xoom Corporation
11/10	33.46	8895 Check Card Purchase Hooters-New Castle
11/10	28.50	8895 Check Card Purchase Xoom Corporation
11/10	24.48	8895 Check Card Purchase Hooters-New Castle
11/12	100.00	ATM Withdrawal Airport & Churelun New Castle De
11/12	39.98	POS Purchase Shoprite Of Wi Stanton De
11/12	28.50	8895 Check Card Purchase Xoom Corporation
11/12	25.94	POS Purchase Shoprite Of Wi Stanton De
11/14	35.13	POS Purchase Shoprite Of Wi Stanton De
11/17	34.50	8895 Check Card Purchase Xoom Corporation
11/18	42.39	POS Purchase Pathmark #593 New Castle De
11/18	28.50	8895 Check Card Purchase Xoom Corporation
11/21	22.05	POS Purchase Acme Bear De
11/24	222.00	8895 Check Card Purchase Xoom Corporation
11/24	73.38	POS Purchase Pathmark #593 New Castle De
11/24	34.50	8895 Check Card Purchase Xoom Corporation
11/26	108.00	8895 Check Card Purchase Xoom Corporation

There was 1 Banking Machine Withdrawal
totaling \$100.00

There were 10 Check Card/Bank card PIN
POS purchases totaling \$380.24

There were 17 other Banking Machine/Check
Card deductions totaling \$760.19

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
10/31	1,753.03	11/07	2,015.60	11/17	1,988.92	11/26	2,154.75
11/03	1,627.37	11/10	1,854.72	11/18	2,251.49		
11/04	2,076.87	11/12	2,058.55	11/21	2,229.66		
11/05	2,044.10	11/14	2,023.42	11/24	1,899.78		

Seniors - don't forget, PNC Mortgage, LLC offers Reverse Mortgages. Stop by or call your local branch to speak to a Reverse Mortgage Specialist.

Borrower must be at least 62 years of age. All first mortgage products are offered and provided by PNC Mortgage, LLC which may arrange loans with third party providers. PNC Mortgage, LLC may not be available in your area. (c)2008 PNC Mortgage, LLC. All rights reserved.

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If you haven't already done so, stop into your local PNC Bank branch today to open and enroll your PNC Bank Select Rewards Visa Platinum Card. What could be better than the safety and comfort of knowing you're protected?

Free Checking Account Statement
PNC Bank

For the period 11/27/2008 to 12/30/2008

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Para servicio en español, 1-866-HOLA-PNC

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Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

Did you know that every purchase made with your PNC Bank Visa Credit or Check Card through the end of the year could mean a chance for you to help yourself and Sesame Workshop? Get a lot - and give a lot with PNC. Visit pnc.com/visasweeps for promotional details.

Did you know it is possible to have significantly more than \$250,000 in deposits at PNC Bank FDIC insured? Stop in any branch to review your account or call 800-PNC-BANK. Or go to PNC.com or <http://www.fdic.gov/edie/> for more information.

Free Checking Account Summary
Account number [REDACTED]

Paul E Pavulak

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,154.75	1,877.65	2,429.74	1,602.66
		Average monthly balance	Charges and fees
		2,283.15	.00

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
1	7	2
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
11/28	922.15	Direct Deposit - Transfer Paypal 522223Gj63V8W
12/04	945.00	Deposit Reference No 021372234
12/30	10.50	ATM Transaction Fee Reimbursement

There were 3 Deposits and Other Additions totaling \$1,877.65

00001503

Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 11/27/2008 to 12/30/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
11/28	108.00	8895 Check Card Purchase Xoom Corporation
11/28	23.97	POS Purchase Pathmark #593 New Castle De
12/01	34.50	8895 Check Card Purchase Xoom Corporation
12/01	28.50	8895 Check Card Purchase Xoom Corporation
12/04	28.50	8895 Check Card Purchase Xoom Corporation
12/04	6.31	POS Purchase Pathmark #593 New Castle De
12/08	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
12/08	108.00	8895 Check Card Purchase Xoom Corporation
12/08	28.50	8895 Check Card Purchase Xoom Corporation
12/09	108.00	8895 Check Card Purchase Xoom Corporation
12/26	210.07	ATM Withdrawal 000000000000000000 Cebu Mgo1
12/26	105.04	ATM Withdrawal 000000000000000000 Cebu_capitol
12/26	3.50	Intl ATM Withdrawal Fee
12/26	3.50	Intl ATM Withdrawal Fee
12/29	210.07	ATM Withdrawal 000000000000000000 Cebu Mgo1
12/29	3.50	Intl ATM Withdrawal Fee

There were 4 Banking Machine withdrawals
totaling \$925.18 .

There were 2 Check Card/Bank card PIN POS
purchases totaling \$30.28 .

There were 10 other Banking Machine/Check
Card deductions totaling \$454.50 .

Online and Electronic Banking Deductions

Date	Amount	Description
11/28	9.98	Web Pmt Single - Echeck Paypal 522223Gkj6Yqc
11/28	9.80	Web Pmt Single - Echeck Paypal 522223Gj6Tjc2

There were 2 Online or Electronic Banking
Deductions totaling \$19.78 .

Other Deductions

Date	Amount	Description
12/04	1,000.00	Withdrawal Tel 0800033504 0050

There was 1 Other Deduction totaling
\$1,000.00 .

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
11/27	2,154.75	12/04	2,772.34	12/26	1,805.73
11/28	2,925.15	12/08	2,235.84	12/29	1,592.16
12/01	2,862.15	12/09	2,127.84	12/30	1,602.66

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00001504

Free Checking Account Statement
PNC Bank

For the period 12/31/2008 to 01/29/2009

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Pittsburgh PA 15230-9738
Visit us at pnc.com

TDD terminal: 1-800-531-1648
For hearing impaired clients only

Free Checking Account Summary
Account number: [REDACTED]

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,602.66	1,085.95	1,609.48	1,079.13
		Average monthly balance	Charges and fees
		326.23	28.00

Paul E Pavulak

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	0	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
8	8	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
01/12	29.95	Check Card Final CR 490039313171
01/28	1,056.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There were 2 Deposits and Other Additions totaling \$1,085.95

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
12/31	210.07	ATM Withdrawal 0000000000000000 Cebu Mango2
12/31	3.50	Intl ATM Withdrawal Fee
01/02	210.07	ATM Withdrawal 0000000000000000 Cebu Mgo1
01/02	210.07	ATM Withdrawal 0000000000000000 Bac Main
01/02	3.50	Intl ATM Withdrawal Fee
01/02	3.50	Intl ATM Withdrawal Fee
01/05	210.07	ATM Withdrawal 0000000000000000 Bac Main
01/05	210.07	ATM Withdrawal 0000000000000000 Sm Cebu 2
01/05	210.07	ATM Withdrawal 0000000000000000 Cebu Mgo1
01/05	3.50	Intl ATM Withdrawal Fee

There were 8 Banking Machine withdrawals totaling \$1,581.48

There were 8 other Banking Machine/Check Card deductions totaling \$28.00

Banking/Check Card Withdrawals and Purchases continued on next page

00001505

Free Checking Account Statement

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on pnc.com.

For the period 12/31/2008 to 01/29/2009

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

- continued

Banking/Check Card Withdrawals and Purchases		
Date	Amount	Description
01/05	3.50	Intl ATM Withdrawal Fee
01/05	3.50	Intl ATM Withdrawal Fee
01/09	214.51	ATM Withdrawal 0000000000000000 Cebu Mango2
01/09	3.50	Intl ATM Withdrawal Fee
01/12	106.55	ATM Withdrawal 0000000000000000 Cebu Mango3
01/12	3.50	Intl ATM Withdrawal Fee

Daily Balance Detail					
Date	Balance	Date	Balance	Date	Balance
12/31	1,389.09	01/05	321.24	01/12	23.13
01/02	961.95	01/09	103.23	01/28	1,079.13

PNC presents the 2009 Philadelphia Flower Show, March 1-8, at the Pennsylvania Convention Center. Tickets for the Show can be purchased at select PNC branches. For more information and to locate a branch near you visit pnc.com/flowershow.

Important Account Information

Amendment to the Consumer Schedule of Service Charges and Fees

The information stated below amends certain information in our Consumer Schedule of Service Charges and Fees. All other information in the schedule continues to apply to your account. Please review the following information and retain it with your records.

Effective March 6, 2009

Other Account Charges and Services

Continuous Overdraft Charge

\$7 assessed each day your account remains overdrawn for a period greater than 4 consecutive calendar days, up to a maximum of \$35. This charge is in addition to any insufficient/unavailable fund fees assessed.

Wire Transfers

Domestic Wires

\$25 per outgoing wire (no minimum wire amount).
Additional \$15 fee for Telephone Customer Service Representative assisted wire.
\$15 per incoming wire (no minimum wire amount).
No charge for Performance Select Checking and Complete Plan.

International Wires

\$45 per outgoing wire (\$100 USD minimum wire amount).
Additional \$15 fee for Telephone Customer Service Representative assisted wire. No charge for Performance Select Checking and Complete Plan.
\$15 per incoming wire (no minimum wire amount).
\$15 per tracer.
\$5 per incoming wire telephone notification.

00001506

Exhibit # 114

6.03% APR*

500085

(We printed this big because we know it matters to you.)

APR is obviously a very important factor when looking for a Fixed-Rate Home Loan, and most of your options will have a similar rate. But here are some of the ways that Capital One® Home Loans takes out the hassle:

- Customized loan amounts from \$20,000 to \$500,000
- Guaranteed FIXED payments
- No-hassle loan process

No Hassles From Call To Close. Your Personal Home Loan Consultant Will Handle Everything.

Call toll free 1-800-760-2493

Mon.-Fri. 8am-8pm; Sat. 10am-1pm EST

or visit www.capitalonehomeloans.com

Reservation Number: 5018 051 352 1985



* Advertised annual percentage rate is effective as of 11/12/2007 and subject to change at any time. APR is based on good credit history, \$200,000 loan amount, 80% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,203. Additional terms and restrictions apply. Capital One is an Equal Housing Lender. See reverse for additional important information.

Home Equity Loans | Mortgages | Refinancing | Debt Consolidation

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$24.05-	\$0.00	\$0.00	\$1,431.78	\$1,407.73	\$42.00	Feb. 22, 2008

Dec. 28, 2007— Jan. 28, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Virta Platinum Account

Your Account Information

TOTAL CREDIT LINE

TOTAL AVAILABLE CREDIT

CREDIT LINE FOR CASH

AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transactions		
1	31 DEC FIRST STATE INN DOVER DE	\$285.00
2	04 JAN DE	\$275.00
3	07 JAN FIRST STATE INN DOVER DE	\$285.00
4		\$275.00
5	13 JAN FIRST STATE INN DOVER DE	\$285.00
6	21 JAN THE DOVER INN DOVER DE	\$275.00
7	21 JAN ARRIVE: 01/19/08	

Finance Charges (Please see reverse for important information)				
	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.039189%	14.30%	\$0.00
Cash	\$0.00	0.053129%	19.39%	\$0.00
ANNUAL PERCENTAGE RATE applied this period:				0.00%

Capital One Home Loans offers a variety of no hassle home loan products, including first mortgages, refinance and debt consolidation loans, as well as home equity loans and lines of credit. Our team of experienced professionals understands that your situation is unique so your loan solution should be too. You'll have the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehomeloans.com for more information. Capital One is an Equal Housing Lender.

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To call Customer Relations or to report a lost or stolen card:
- Send payments to:
Capital One Bank □ P.O. Box 70884 □ Charlotte, NC 28272-0884
- Send inquiries to:
Capital One □ P.O. Box 30285 □ Salt Lake City, UT 84130-0285
- Have a question about a charge on your statement?
Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/disputes

6056

506

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0 4388642515153552 27 1407731902710042000

Capital One what's in your wallet?

New Balance Minimum Payment Due Date

\$1,407.73

\$42.00

Feb. 22, 2008

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Amount Enclosed

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884
02827208848470

D4053D

A

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Address

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Alternate Phone

E-mail address

@

00030707172278658 MAIL ID NUMBER

0080819403629D

GOVERNMENT
EXHIBIT

114A

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500183

APRs as low as 6.03%* and a loan process as easy as...

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You'll know if you've been approved in minutes.
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Or visit www.capitalonehomeloans.com

Mon-Fri, 8am-8pm; Sat 10am-1pm EST

Reservation Number: 5028 061 114 1583



* Advertised annual percentage rate is effective as of 12/11/2007 and subject to change at any time. APR is based on a good credit history, \$200,000 loan amount, 80% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,203. Additional terms and restrictions apply. Capital One is an Equal Housing Lender. See reverse for additional important information.



Home Equity Loans | Mortgages | Refinancing | Debt Consolidation

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,407.73	\$1,407.73	\$0.00	\$1,888.85	\$1,888.85	\$56.00	Mar. 24, 2008

Jan. 28, 2008 — Feb. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH \$

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.039189%	14.30%	\$0.00
Cash	\$0.00	0.053129%	19.39%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

Payments, Credits & Adjustments

1	22 FEB		\$1,407.73
2	28 JAN	THE DOVER INN DOVER DE ARRIVE: 01/25/08	\$275.00
3	29 JAN		
4	01 FEB		
5	04 FEB	THE DOVER INN DOVER DE ARRIVE: 01/29/08	\$550.00
6	10 FEB		
7	17 FEB		
8	18 FEB	THE DOVER INN DOVER DE ARRIVE: 02/15/08	\$275.00
9	22 FEB		
10	24 FEB		
11	25 FEB	THE DOVER INN DOVER DE ARRIVE: 02/22/08	\$275.00



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Capital One Home Loans offers a variety of no-hassle home loan products, including first mortgages, refinance and debt consolidation loans, as well as home equity loans and lines of credit. Our team of experienced professionals understands that your situation is unique so your loan solution should be too. You'll have the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehomeloans.com for more information. Capital One is an Equal Housing Lender.

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0 4388642515153552 27

1888851407730056005

Capital One

what's in your wallet?

New Balance	Minimum Payment	Due Date
\$1,888.85	\$56.00	Mar. 24, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

282720884847

4084

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Home Phone

Alternate Phone

E-mail address

@

#0005978717727864# MAIL ID NUMBER

060819403629

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Keep your Finances Fit

- Know your credit limit and the amount of credit available for your use.
- Maintain a good credit history...it affects more areas of your life than just your ability to get a credit card.
- Use a budget to help you see what you can afford to buy now and to help you save for the future.
- Understand that the cost of credit includes fees as well as interest.
- Request a copy of your credit report from a credit reporting bureau regularly.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,888.85	\$1,888.85	\$0.00	\$1,635.77	\$1,635.77	\$49.00	Apr. 21, 2008

Feb. 28, 2008 — Mar. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03918%	14.30%	\$0.00
Cash	\$0.00	0.05312%	19.39%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

Payments, Credits & Adjustments

Transactions	
1 21 MAR PA	
2 01 MAR PA	
3 04 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 02/29/08	
4 10 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 01/07/08	
5 10 MAR	
6 16 MAR	
7 17 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 03/14/08	
8 24 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 03/21/08	



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Send inquiries to:

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0 4388642515153552 27

1635771888850049005



what's in your wallet?

New Balance	Minimum Payment	Due Date
\$1,635.77	\$49.00	Apr. 21, 2008

PLEASE PAY AT LEAST
THIS AMOUNT

Amount Enclosed

Capital One Bk(USA), NA
P.O. Box 70884
Charlotte, NC 28272-0884

282720884847

4112

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Address

Home Phone

Alternate Phone

E-mail address

#9008878712723863 MAIL TO NUMBER

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to manage your account online.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,635.77	\$1,850.77	\$0.00	\$648.97	\$433.97	\$15.00	May. 23, 2008

Mar. 26, 2008 — Apr. 26, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH**Finance Charges (Please see reverse for important information)**

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033019%	12.05%	\$0.00
Cash	\$0.00	0.046969%	17.14%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

Payments, Credits & Adjustments

1	09 APR	THE DOVER INN DOVER DE	\$215.00
2	21		

Transactions

3	30 MAR	THE DOVER INN DOVER DE	\$275.00
		ARRIVE: 03/28/08	
4	06 APR	THE DOVER INN DOVER DE	\$275.00
		ARRIVE: 04/04/08	
5	09 APR		
6	09 APR		
7	09 APR		
8	18 APR		
9	26 APR		

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehome loans.com for more information.

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0 4388642515153552 27

0433971633770015003

Capital One®

what's in your wallet?

New Balance

\$433.97

Minimum Payment

\$15.00

Due Date

May. 23, 2008

PLEASE PAY AT LEAST
THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

0001202801972214583345 ID NUMBER

SIC

080819403629

Capital One Bk(USA), NA
P.O. Box 70884
Charlotte, NC 28272-0884

4144

28272088447

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

500023



Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.
Call 1-877-476-7939.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$433.97	\$433.97	\$0.00	\$53.66	\$53.66	\$15.00	Jun. 21, 2008

Apr. 29, 2008 — May. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Your Account Information
TOTAL REVOLVING CREDIT LINE
TOTAL AVAILABLE
REVOLVING CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transactions

2 10 MAY THE HOME EQUITY LOAN... \$38.31

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehome loans.com for more information.

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033019%	12.05%	\$0.00
Cash	\$0.00	0.046969%	17.14%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

At Your Service 1-800-903-3637
To call Customer Relations or to report a lost or stolen card

Send payments to:
Capital One Bk(USA), NA P.O. Box 70884 Charlotte, NC 28272-0884

Send Inquiries to:
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?
Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/dispute

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

0 4388642515153552 27

0053660433970015001

Capital One what's in your wallet?

New Balance	Minimum Payment	Due Date
\$53.66	\$15.00	Jun. 21, 2008

PLEASE PAY AT LEAST
THIS AMOUNT

Amount Enclosed

Capital One Bk(USA), NA
P.O. Box 70884
Charlotte, NC 28272-0884

282720884847

4173

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

#9014978212322863// MAIL ID NUMBER

080819403629

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

500023



Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.
Call 1-877-476-7939.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$53.66	\$53.66	\$0.00	\$17.35	\$17.35	\$15.00	Jul. 22, 2008

May. 28, 2008 — Jun. 27, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL REVOLVING CREDIT LINE
TOTAL AVAILABLE
REVOLVING CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

1

2

16 JUN

2

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehome loans.com for more information.

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033019%	12.05%	\$0.00
Cash	\$0.00	0.046969%	17.14%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%



At Your Service 1-800-903-3637

To call Customer Relations or to report a lost or stolen card



Send payments to:

Capital One Bk(USA), NA P.O. Box 70884 □ Charlotte, NC 28272-0884



Send Inquiries to:

Capital One □ P.O. Box 30285 □ Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?

Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/discussPLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Capital One® what's in your wallet?

New Balance

\$17.35

Minimum Payment

\$15.00

Due Date

Jul. 22, 2008

PLEASE PAY AT LEAST
THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

⑆3018078717727868⑆ MAIL ROOM NUMBER

⑆080819403629⑆

Capital One Bk(USA), NA
P.O. Box 70884
Charlotte, NC 28272-0884

4204

282720884847

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

500023



Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.
Call 1-877-476-7939.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$17.35	\$40.01	\$0.00	\$1,545.35	\$1,522.69	\$45.00	Aug. 22, 2008

Jun. 28, 2008

— Jul. 28, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL REVOLVING CREDIT LINE	\$
TOTAL AVAILABLE REVOLVING CREDIT	\$
CREDIT LINE FOR CASH	\$
AVAILABLE CREDIT FOR CASH	\$

Payments, Credits & Adjustments

1	21 JUL		
2	22 JUL		
Transactions			
3	02 JUL	FAIRVIEW INN WILMINGTON DE	\$245.00
		ARRIVE: 07/01/08	
4	15 JUL	FAIRVIEW INN WILMINGTON DE	\$245.00
		ARRIVE: 07/01/08	
5	16 JUL		
6	22 JUL		
7	25 JUL		

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033569%	12.25%	\$0.00
Cash	\$0.00	0.047519%	17.34%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehomeloans.com for more information.



At Your Service 1-800-903-3637
To call Customer Relations or to report a lost or stolen card



Send payments to:
Capital One Bk(USA), NA P.O. Box 70884 D Charlotte, NC 28272-0884



Send Inquiries to:
Capital One P.O. Box 30285 D Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?
Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/disputes

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

0 4388642515153552 27

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Capital One

what's in your wallet?

New Balance	Minimum Payment	Due Date
\$1,522.69	\$45.00	Aug. 22, 2008

PLEASE PAY AT LEAST
THIS AMOUNT

Amount Enclosed

Capital One Bk(USA), NA
P.O. Box 70884
Charlotte, NC 28272-0884

282720884847

4233

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

#90211787137786111111111111111111 NUMBER

080819403629

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

A Capital One® Mortgage

no hassles, no gotchas

- Fixed APRs, currently **6.65%***
- Lower your monthly payments by an average of \$250*
- No hidden fees



Call toll free **1-800-760-2607**, or visit **www.capitalonehomeloans.com**
 Reservation Number: 3088 061 157 2155

Phone hours: Mon-Fri 8 a.m.-8 p.m. and Sat 10 a.m.-1 p.m. EST



* Advertised annual percentage rate is effective as of 06/23/2008 and subject to change at any time. APR is based on good credit history, \$300,496 loan amount, 80% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,929. Additional terms and restrictions apply.
 * Lower average monthly payment claim based on first month's payment on non-purchase loans, exclusive of closing costs, that closed between 11/01/2007 and 04/30/2008. Actual lower payment may vary. Refinancing to pay off existing debt may extend the term of the debt, possibly resulting in higher overall costs and increasing the total amount paid when compared to your current situation. Capital One is an Equal Housing Lender. See reverse for additional important information.

Home Loans | Mortgages | Refinancing | Debt Consolidation



Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,522.69	\$1,522.69	\$0.00	\$60.00	\$60.00	\$15.00	Sep. 22, 2008

Jul. 28, 2008 — Aug. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visit [Platinum Account](#)

Your Account Information

TOTAL CREDIT LINE
 TOTAL AVAILABLE CREDIT
 CREDIT LINE FOR CASH
 AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transactions
 27 AUG

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033561%	12.25%	\$0.00
Cash	\$0.00	0.047519%	17.34%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

At Your Service Go to [www.capitalone.com](#) manage your account, or Call 800-903-3637 to report a lost or stolen card or speak to Customer Relations

Pay Online at [www.capitalone.com](#) mail your payment to:
 Capital One Bank (USA), N.A. P.O. Box 70884 Charlotte, NC 28272-0884

Send Inquiries to:
 Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?
 Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](#)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](#) TO MAKE YOUR PAYMENT ONLINE.

0 4388642515153552 27

0060001522690015005

Capital One what's in your wallet?

New Balance	Minimum Payment	Due Date
\$60.00	\$15.00	Sep. 22, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

#024178717228668# MAIL ID NUMBER

Capital One Bank (USA), N.A.
 P.O. Box 70884
 Charlotte, NC 28272-0884

FDAPDAATADTTFTTFTTFTTADDFTPADATAPDDDFDTATDTDTTFTTADTTTDTTA

DAFDFAAAAAATADTTFFFDATDAFFAFADFDAAADDDADFAAATDTFTTDDFAFTDDAFDTAF

Please write your account number on your payment made payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

6.65% APR*

500205

(We printed this big because we know it matters to you.)

APR is obviously a very important factor when looking for a Fixed-Rate Mortgage. And here are some of the ways that Capital One® Home Loans takes out the hassle:

- Customized loan amounts up to \$1,000,000
- Guaranteed FIXED payments
- Personalized Loan Consultant from start to finish

No Hassles From Call To Close. Your Personal Home Loan Consultant Will Handle Everything.

Call toll free: **1-800-760-2493** Or visit **www.capitalonehomeloans.com**

Mon.-Fri. 8am-8pm; Sat. 10am-1pm EST

Reservation Number: 5098 041 886 5301



* Advertised annual percentage rate is effective as of 07/28/2008 and subject to change at any time. APR is based on excellent credit history, \$300,496 loan amount, 80% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,929. Additional terms and restrictions apply. Capital One is an Equal Housing Lender. See reverse for additional important information.

Home Loans | Mortgages | Refinancing | Debt Consolidation



Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$60.00	\$60.00	\$0.00	\$139.93	\$139.93	\$15.00	Oct. 22, 2008

Aug. 28, 2008 — Sep. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transactions

01 SEP	US AIRWAYS 0372320579799 PHILADELPHIA PA	\$17.00
	TK#: 0372320579799 PSGR: PAVULAK/PAUL	
	ORIG: EDC, DEST: FEE	
	CARRIER: US SVC: Y	
05 SEP	US AIRWAYS 0372321039127 LAS VEGAS NV	\$17.00
	TK#: 0372321039127 PSGR: PAVULAK/PAUL	
	ORIG: EDC, DEST: FEE	
	CARRIER: US SVC: Y	
05 SEP	MANDALAY BAY RESORT/CASIN LAS VEGAS NV	\$105.93
	ARRIVE: 09/01/08	

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033569%	12.25%	\$0.00
Cash	\$0.00	0.047519%	17.34%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

Are you interested in refinancing your current mortgage? Capital One can help. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehomeloans.com for more information.



At Your Service Go to www.capitalone.com to manage your account, or Call 800-903-3637 to report a lost or stolen card or speak to Customer Relations



Pay Online at www.capitalone.com or mail your payment to: Capital One Bank (USA), N.A. P.O. Box 70884 Charlotte, NC 28272-0884



Send Inquiries to: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285



Have a question about a charge on your statement? Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/billingsummary

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Capital One

what's in your wallet?

New Balance	Minimum Payment	Due Date
\$139.93	\$15.00	Oct. 22, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

#0027278717727863# MAIL TO NUMBER

Capital One Bank (USA), N.A.
P.O. Box 70884
Charlotte, NC 28272-0884

TDTTDDPDDPDDFAFITTADTTDDFTAFFTDDAFTAADTDTTDDTDTTDFATTAFITDFFDFTTTFA

DAFDFAAAAATADTFFDADTAFFAFADFDAAADDDADFFAAATDFTTDDFAFTDDAFDFAF

Please write your account number on your payment made payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.



Please see the important notice included with this statement.
It details changes to the:

- **Minimum monthly payment calculation**
This change will take effect starting with your December billing period.
You cannot decline this change.



Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$139.93	\$139.93	\$0.00	\$146.56	\$146.56	\$15.00	Nov. 21, 2008

Sep. 28, 2008 — Oct 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT:

Visa Platinum Account
Your Account Information
TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transaction	Description	Amount
13 OCT	USAIRWAYS 0372325066486 PHOENIX AZ TK# 0372325066486 PSGR: PAVULAK/PAULE ORIG: JFK, DEST: SIN CARRIER: SQ SVC: X ORIG: SIN, DEST: MNL S/O: O CARRIER: SQ SVC: X ORIG: MNL, DEST: SIN S/O: O CARRIER: SQ SVC: XO ORIG: SIN, DEST: CDG S/O: O CARRIER: SQ SVC: XO	\$56.56
3 13 OCT	USAIRWAYS 0172325066540 PHOENIX AZ TK# 0172325066540 PSGR: PAVULAK/PAULE ORIG: FTF, DEST: FEE CARRIER: US SVC: Y	\$40.00
Customer 13 OCT	USAIRWAYS 0372325066614 PHOENIX AZ TK# 0372325066614 PSGR: PAVULAK/PAULE ORIG: FFP, DEST: FEE CARRIER: US SVC: Y	\$50.00

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03540%L	12.92%	\$0.00
Cash	\$0.00	0.04934%L	18.01%	\$0.00
ANNUAL PERCENTAGE RATE applied this period:				0.00%

At Your Service Go to www.capitalone.com to manage your account, or Call 800-903-3637 to report a lost or stolen card or speak to a Customer Relations

 Pay Online at www.capitalone.com or mail your payment to:
Capital One Bank (USA), N.A. □ P.O. Box 71083 □ Charlotte, NC
28272-1083

Send Inquiries to:
Capital One P.O. Box 30283 □ Salt Lake City, UT 84130-0283, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehomeloans.com for more information.

\$? Have a question about a charge on your statement?
Please refer to the Billing Rights Summary on the back of your
statement or visit www.canalbank.com/disputes

Are you interested in refinancing your current mortgage? Capital One can help. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit www.capitalonehomeloans.com for more information.

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Nov. 21, 2008	\$146.56	\$15.00	.

**PLEASE PAY AT LEAST
THIS AMOUNT**

Lend a hand. Save the land.

Manage your account online today—
it's fast, easy and secure.

- ② Pay online anytime—no more checks, stamps or clutter.
- ③ Moving? Change your address online or on the back.
- ④ Help save the planet—Go paperless.
- ⑤ Sign up at www.capitalone.com.

Capital One Bank (USA), N.A.
P.O. Box 71083
Charlotte, NC 28272-1083

#903027871772786814

TATDTDFDFAAATADTFAAFADFTADDFDAADFFFAAFTTTTFFATTAPDTFATTAADAFADT
AFTTAATTFITTTADAFITTEDATDAFDFDAATTATATFTDAFTATTDFDDADTDDADTFDTFFDD

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

500250



Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$146.56	\$146.56	\$0.00	\$451.81	\$451.81	\$15.00	Dec. 23, 2008

Oct. 28, 2008 — Nov. 28, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transactions

28	29 OCT		
3	29 OCT		
4	07 NOV		
5	11 NOV	HOSTELBOOKERS.COM HIGH HOLBURN	\$14.92
		CURRENCY EXCHANGE RATE 6286833%	
6	19 NOV		
7	20 NOV		
8	24 NOV		
9	27 NOV		
10	27 NOV		

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03540%L	12.92%	\$0.00
Cash	\$0.00	0.04934%L	18.91%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

At Your Service Go to www.capitalone.com to manage your account, or Call 1-800-903-3637 to report a lost or stolen card or speak to Customer Relations

Pay Online at www.capitalone.com or mail your payment to:
Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083

Send Inquiries to:
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?
Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/disputes

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4388642313153552 27

0451810146560015007



Due Date	New Balance	Minimum Payment	Amount Enclosed
Dec. 23, 2008	\$451.81	\$15.00	

PLEASE PAY AT LEAST
THIS AMOUNT

Lend a hand. Save the land.

Manage your account online today—
it's fast, easy and secure.

- Pay online anytime—no more checks, stamps or clutter.
- Moving? Change your address online or on the back.
- Help save the planet—Go paperless.
- Sign up at www.capitalone.com.

Capital One Bank (USA), N.A.
P.O. Box 71083
Charlotte, NC 28272-1083

#9033478717727618

ADATDDATDFDDTTTFAATTFFDDAFTDTTFDDFTAAFPADAFTTTFDDATDAFTDFDDFTTFA
DDFFFAATDAATTDDADFTADTDFFAAATTFDDADTTTFTATFFFTATFTFFDFDFDTDFDD

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

500258



Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$451.81	\$464.81	\$0.00	\$1,116.95	\$1,103.95	\$16.00	Jan. 21, 2009

Nov. 29, 2008 — Dec. 27, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03540%	12.92%	\$0.00
Cash	\$0.00	0.04934%	18.01%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

At Your Service Go to www.capitalone.com to manage your account, or Call 1-800-903-2637 to report a lost or stolen card or speak to a Customer Relations Representative.

Pay Online at www.capitalone.com or mail your payment to: Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083

Send Inquiries to: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement? Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/terms

Payments, Credits & Adjustments

1	06		
2	20 DEC		
3	29 NOV		
4	30 NOV		
5	02 DEC	FAIRVIEW INN WILMINGTON DE	\$245.00
		ARRIVE: 09/06/08	
6	05 DEC		
7	06 DEC		
8	06 DEC		
9	08 DEC	AVIS RENT-A-CAR 1 NEW CASTLE DE	\$71.72
		RETURN: 12/08/08	
10	08 DEC	EXXONMOBIL 14341903 BROOKLYN NY	\$15.50
11	12 DEC	COCO KEY ETICKET MT LAURL 856-2347300 NJ	\$100.00
12	14 DEC	GARDEN PLAZA HOTEL-MLA MANILA	\$166.14
		CURRENCY EXCHANGE RATE: 839171783%	
		NS ROYAL PENSIONE CEBU CITY	\$31.36
		CURRENCY EXCHANGE RATE: 831632653%	
14	15 DEC	DIRECT WITH HOTELS STREET	\$26.40
15	15 DEC	NS ROYAL PENSIONE CEBU CITY	\$81.97
		CURRENCY EXCHANGE RATE: 578382335%	
16	16 DEC	DIRECT WITH HOTELS STREET	\$17.60
17	17 DEC	NS ROYAL PENSIONE CEBU CITY	\$16.82
		CURRENCY EXCHANGE RATE: 854934602%	

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Jan. 21, 2009	\$1,103.95	\$16.00	

PLEASE PAY AT LEAST
THIS AMOUNT

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Ready to transfer? See reverse to learn how.
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,103.95	\$25.00	\$108.50	\$1,959.28	\$3,146.73	\$64.00	Feb. 21, 2009

Dec. 28, 2008 — Jan. 27, 2009

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$1,194.12	0.02989% ¹	10.91%	\$11.06
Cash	\$1,283.03	0.04384% ²	16.00%	\$17.44
ANNUAL PERCENTAGE RATE applied this period:				44.97%

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Send Inquiries to: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement? Please refer to the Billing Rights Summary on the back of your statement or visit www.capitalone.com/disputes.

Payments, Credits & Adjustments

1 20

Transactions

28 DEC	0000002018/0000000000000000 CEBU MGO1	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
29 DEC	CASH FRONT END FINANCE CHARGE	\$10.00
31 DEC	0000002018/0000000000000000 CEBU MANGO3	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
31 DEC	CASH FRONT END FINANCE CHARGE	\$10.00
03 JAN	0000002018/0000000000000000 BAC MAIN	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
03 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
04 JAN	0000002018/0000000000000000 CEBU MGO1	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
04 JAN	SUGARLAND HOTEL BACOLOD CITY	\$45.75
	CURRENCY/PEXCHANGE RATE:614207650%	
05 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
05 JAN	0000002018/0000000000000000 CEBU MGO1	\$210.76
	CURRENCY/PEXCHANGE RATE:447333460%	
06 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
08 JAN	DIRECT WITH HOTELS STREET	\$14.40
09 JAN	0000002018/0000000000000000 CEBU MANGO2	\$214.51
	CURRENCY/PEXCHANGE RATE:617873293%	
09 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
10 JAN	0000002018/0000000000000000 CEBU MANGO3	\$213.10
	CURRENCY/PEXCHANGE RATE:926325669%	
10 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
12 JAN	0000002018/0000000000000000 BEL AIR 1	\$170.48
	CURRENCY/PEXCHANGE RATE:926325669%	
12 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
23 JAN	HOLLYWOOD MOTEL NEW CASTLE DE	\$250.00
	ARRIVE: 01/16/09	

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Feb. 21, 2009	\$3,146.73	\$64.00	

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THIS AMOUNT

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Charlotte, NC 28272-1083

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Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$3,146.73	\$100.00	\$36.54	\$0.00	\$3,083.27	\$72.00	Mar. 24, 2009

Jan. 28, 2009 — Feb. 27, 2009 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

VISA® Platinum Account

Your Account Information

TOTAL CREDIT LINE	
TOTAL AVAILABLE CREDIT	
CREDIT LINE FOR CASH	
AVAILABLE CREDIT FOR CASH	

Payments, Credits & Adjustments	
1	21 FEB

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$1,425.34	0.02989%	10.91%	\$13.21
Cash	\$1,716.56	0.04384%	16.00%	\$23.33

ANNUAL PERCENTAGE RATE applied this period: 13.96%



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Relations



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28272-1083



Send Inquiries to:
Capital One® P.O. Box 30285 D Salt Lake City, UT 84130-0285



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statement or visit www.capitalone.com/disputes

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Acco

Due Date

New Balance

Minimum Payment

Amount Enclosed

Mar. 24, 2009

\$3,083.27

\$72.00

**PLEASE PAY AT LEAST
THIS AMOUNT**

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Ready to transfer? See reverse to learn how.
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$3,083.27	\$100.00	\$32.34	\$0.00	\$3,015.61	\$67.00	Apr. 21, 2009

Feb. 28, 2009 — Mar. 27, 2009 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$1,402.82	0.029899%	10.91%	\$11.74
Cash	\$1,678.22	0.043849%	16.00%	\$20.60

ANNUAL PERCENTAGE RATE applied this period: 12.60%



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Send Inquiries to: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285



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PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Apr. 21, 2009	\$3,015.61	\$67.00	

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EXHIBIT 115A

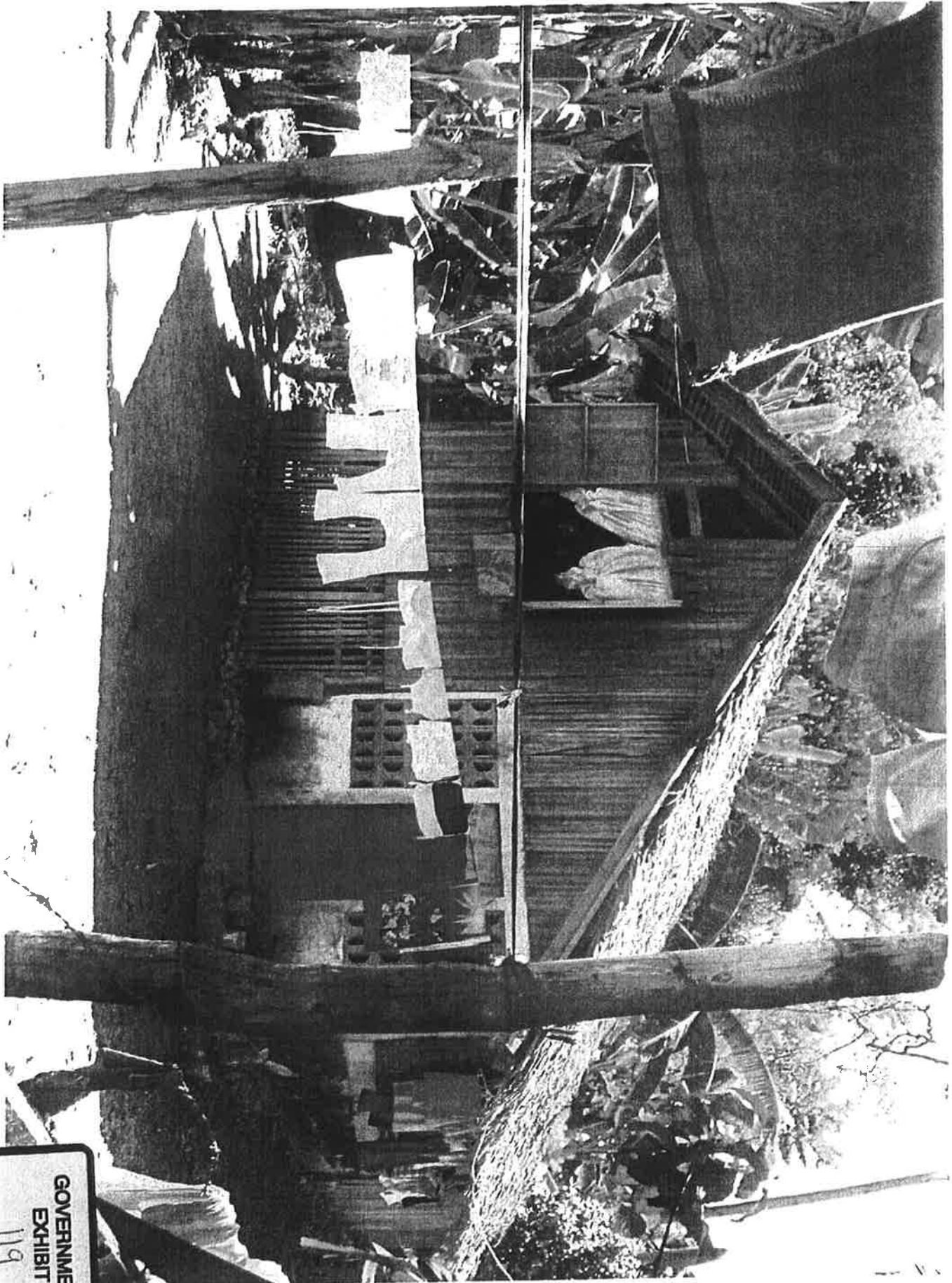
BULK

Exhibit # 118



GOVERNMENT
EXHIBIT
118

Exhibit # 119



GOVERNMENT
EXHIBIT
119